

Prepared for: THERESA HOOD
Date: December 11, 2012

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opportunities, or if adverse action was taken against you based on information in an Experian credit report. If you send us a copy of the declination letter or proof of the adverse action, then we will process your request for a free personal credit report.

Under federal law, you also may receive a free personal credit report if you certify to us that:

- (1) you are unemployed and plan to seek employment within 60 days,
- (2) you are a recipient of public welfare assistance, or
- (3) you have reason to believe that your credit information is inaccurate due to fraud. Send your request in writing, specifying one of these reasons, to:

Experian
PO Box 2002
Allen, TX 75013

If you do not qualify for a free personal credit report as legislated by any federal or state laws, then you may purchase your report with a check or money order. Fees are as follows:

California, \$8; Connecticut, \$5.32*; Minnesota, \$3; Hawaii, \$11.96*; New Mexico, \$12.09*; New York, \$12.52*; Texas, \$12.45*; Montana, \$8.50; Pennsylvania, Puerto Rico and South Carolina, \$12.31*; South Dakota, West Virginia and Washington, D.C., \$12.19*; Washington—\$12.58. All other states, \$11.50. If you already have received your allotted free credit report(s) based on your state's law, fees are as follows: Colorado, Massachusetts, \$8; New Jersey, \$8.56*; Georgia, \$11.50; Maine, \$5; Maryland, \$5.30*; and Vermont, \$7.50. (* includes taxes.)

Acceptable forms of payment are credit card, check and money order. If you submit your credit card information by mail, be sure to include the name exactly as it is displayed on the card, the credit card type, the credit card number and the expiration date. Accepted credit cards are American Express, Discover, MasterCard and VISA.

You also may be eligible for an annual free credit report from each of the nationwide consumer credit reporting companies when you make your request via www.annualcreditreport.com, call 1 (877) 322-8228, or write to:

Annual Credit Report Request Service
P.O. Box 105281, Atlanta, GA 30348-5281.

If you already have your personal credit report and believe that information is inaccurate, visit www.experian.com/disputes, or you may call the number on your report to submit a dispute.

If you write to us to submit a dispute, please send all of the identification information listed above, and list each item on your report that you believe is inaccurate, the account number and the specific reason you feel the information is incorrect. There is no charge for submitting a dispute. Once we receive your request, we will contact the furnisher of the information or the vendor who collected the information from a public record source such as a court or other government office. When we complete our dispute process, which may take up to 30 days (or up to 45 days for disputes of information in an annual free credit report), we will send you the results. To check the status of your dispute, you may log on to www.experian.com/status.

Sincerely,

Experian National Consumer Assistance Center

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